

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Orcutt
Serial No. : Unassigned
Filed: Herewith
Title: Express Check Conversion

Docket No.: WELL0036
Art Unit: Unassigned
Examiner: Unassigned

October 30, 2003

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
Mail Stop Patent Application
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is submitted:

- (X) under 37 CFR 1.97(b), or
(within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- () under 37 CFR 1.97(c) together with either a:
() Certification under 37 CFR 1.97(e), or
() a \$220.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- () under 37 CFR 1.97(d) together with a:
() Certification under 37 CFR 1.97(e), and
() a \$220.00 fee under 37 CFR 1.17(d)(2)(ii), and
() a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. WELL0036). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,



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Form 1449 (Modified)		Atty Docket No.	Serial No.:
		WELL0036	Unassigned
Information Disclosed During Examination By Applicant		Applicant:	
		Orcutt	
		Filing Date:	
		Herewith	
(Use Several Sheets if Necessary)		Group:	
		Unassigned	

U.S. Patent Documents

Examiner Initial	No.	Patent No.	Date	Patentee	Class	Sub-class	Filing Date
	A	5,053,607	10/1/91	Carlson et al	235	379	6/1/89
	B	5,484,988	1/16/96	Hills et al	235	379	6/9/94
	C	6,164,528	12/26/00	Hills et al	235	379	12/31/96
	D	6,283,366	9/4/01	Hills et al	235	379	5/1/00
	E	6,354,491	3/12/02	Nichols et al	235	379	5/9/01
	F	6,408,284	6/18/02	Hilt et al	705	40	6/11/99
	G	6,301,379	10/9/01	Thompson et al	382	137	2/27/97
	H	6,243,689	6/5/01	Norton	705	18	12/29/98
	I	6,223,168	4/24/01	McGurl et al	705	40	12/30/98
	J	6,189,785	2/20/01	Lowery	235	379	4/14/98
	K	6,170,744	1/9/01	Lee et al	235	380	9/24/98
	L	6,070,150	5/30/00	Remington et al	705	34	10/18/96
	M	6,032,133	2/29/00	Hilt et al	705	40	11/3/95
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	Q	5,783,808	7/21/98	Josephson	235	379	1/11/96
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	U	5,412,190	5/2/95	Josephson et al	235	379	2/26/93
	V	5,326,959	7/5/94	Perazza	235	379	8/4/92
	W	5,297,202	3/22/94	Kapp et al	380	9	11/20/92
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	Y	5,175,682	12/29/92	Higashiyama et al	364	408	12/14/90

Foreign Patent or Published Foreign Patent Application

Examiner Initial	No.	Document No.	Publication Date	Country or Patent Office	Class	Sub-class	Translation	
							Yes	No
Z	1096437		5/2/01	EPO	G07F	7/08	x	
aa	984410		3/8/00	EPO	G07F	19/00	x	
bb	494796		4/15/98	EPO	G07F	19/00	x	

Other Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
	cc	S. Weiner; Electronic Payments in the U.S. Economy: An Overview
	dd	Curley, B.; Bank Systems + Technology; May 1999; First Union Division Offers Check Processing At POS
	ee	Foster, C.; 1st European Financial Industry Technology Conference; 1989; Electronic Dealer Drafting-A Practical Application Of EDI

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.